



**MUTUAL  
FUNDS**

Barbadian Dollar Mutual Funds

## Money at Work

For over 20 years, our mission has been to help our clients create and manage wealth. We pride ourselves on being industry leaders, not only in performance but also in innovation. Proof of our success is more than \$2 Billion in capital raised for our corporate clients, over \$1 Billion in assets under management and over \$2 billion in assets under administration.

Our goal is simple - to be the premier Wealth Manager and Advisor in the communities we serve. We are a regional private bank which makes us especially attuned to the unique needs of our local clientele. We consistently introduce original products carefully designed with these needs in mind. We have also cultivated key relationships with best-in-class global partners that help us deliver the gold standard in investment management solutions. These solutions include:

### Individuals & Families

- Local & International Mutual Funds
- Personal Pension Plans
- Personal Retirement Accounts
- Stock Brokerage
- Private Wealth

### Institutional Services

- Group Pension Plans
- Investment Banking
- Investment Management
- Trust & Estate Planning





## RF Mutual Funds

Offering the widest range of investment funds in the market, we can match any investor to the best local and international investment opportunities for their risk tolerance. We offer low, medium and high-risk investment options and the flexibility for investors to scale up or down based on their specific investment goals. Our experienced Investment Specialists provide expert management of a diversified portfolio as part of a strategic investment plan. We also offer competitive fees and an 'easy pay' option for subscriptions.

## Benefits of RF Mutual Funds

### Convenience

With mutual funds, you can purchase a well-researched portfolio of investments without all the guesswork. They are monitored continually giving you the confidence of knowing your money is working for you.

### Affordability

You can start investing with an initial investment as low as \$1,000.

### Access to your money

You are not locked in. You can redeem your funds during any month of the year. Your investment choice is not locked in either. You can switch your money between any of the funds at no additional charge.

### Access to markets

Mutual Funds hold a wide range of investments and provide access to markets that you may be unable to buy or reach on your own, ultimately lowering your overall risk.

### Professional management

Our team of Investment Specialists are comprised of knowledgeable experts specifically trained to evaluate investment opportunities based on the potential to generate returns while controlling for risk.



## It's all about the returns.

There are two ways to build wealth - through an income or by investing your assets so that they grow over time. While it is a good idea to develop a savings habit, the returns on an average savings account are often too low to significantly grow your money. Even if you are a consistent saver, due to the impact of inflation, you could still be losing purchasing power, meaning the rate of return on a typical savings account is not enough to account for the rising cost of living. So, while it is important to save, it is even more important to get the best possible returns on your money.

This is the difference between saving and investing and is illustrated in the table below. By making monthly contributions of \$200 into a mutual fund for 10 years, you could significantly increase your earnings and create a more stable financial future.

	The Saver		The Investors		
Rate of Return*	0%	2%	4%	6%	8%
Total	USD \$24,200	USD \$26,788	USD \$29,548	USD \$32,940	USD \$36,833

\*Assumed rate of return based on historical performance of different investments. Actual returns may vary.

## About Mutual Funds

A mutual fund is pooled money from multiple investors that is used to buy securities - stocks bonds and other investment vehicles - that are publicly traded in the stock markets. They are managed by investment professionals who decide which securities to buy based on the fund's investment objectives. These investment objectives can range from conservative to aggressive with conservative funds carrying less risk and smaller returns while aggressive funds generally carry more risk but with higher returns.

Mutual funds usually provide higher returns than the traditional bank account. For example, equity funds (stocks) typically provide a return of between 8-10% over the long term. A balanced fund (a combination of stocks and bonds) can generate a return between 5-7%, and a fixed income fund (bonds, preference shares) can provide a return of between 4-5%. Remember, the value of any investment can fluctuate. Shares in a mutual fund may be worth more or less than you paid for them in the future. Like all investments that offer the potential for better returns over time, they entail some level of risk.

## Are Mutual Funds right for you?

Mutual funds are appropriate for most investors, but especially those with long-term financial goals like retirement, and future educational costs. It is also a good option for persons concerned about the low returns on bank savings accounts. However, a mutual fund **may not** be right for you if:

- You will need your funds within a 5-year time frame;
- You are unwilling or unable to withstand fluctuations in the value of the account, or a loss of principal.

# Our suite of Barbadian Dollar mutual funds

## Premium Income Fund

Worried about the safety of your investments? This fund allocates to a portfolio of local and international fixed income securities that include corporate and sovereign bonds, preference shares, term deposits and Exchange Traded Funds (ETFs). The primary objective of this conservative fund is to provide a stable rate of income together with long-term preservation of capital.

Appropriate for: Investors looking for a higher rate of return than deposits, with a minimal level of risk.

### Risk Profile



Long Term Return Target: 4%-5%

### Investment Exposure

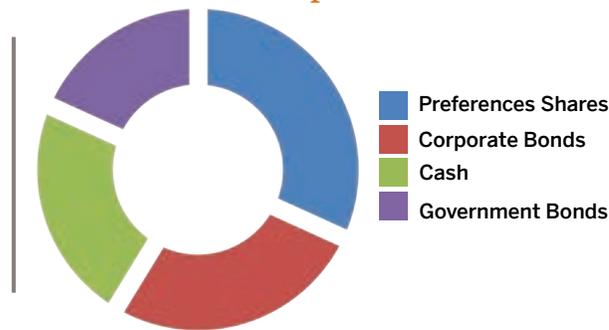


Chart is for illustrative purposes. Actual allocations can vary slightly. Please confirm with your RF representative for current allocations.

### Key Fund Details

**Investment Manager:** RF Bank & Trust

**Inception:** Dec 2008

**Fund Type:** Fixed Income

**Min Investment:** \$1,000; Min additional: \$250

**Management Fee:** 0.75%

**Dealing Frequency:** Monthly

**Redemption Notice:** By the 15th of each month

**Redemption Fee:** Declining Surrender Charge (DSC)

0-24 months - 2%      25-36 months - 1.5%

37-48 months - 1.0%      49-60 months - 0.5%

Thereafter - \$50 processing fee

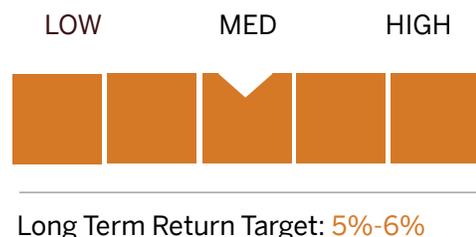
# Our suite of Barbadian Dollar mutual funds

## Select Balanced Fund

The primary objective of this fund is to provide balanced, long-term growth through an asset allocation policy that combines the long-term capital appreciation potential of equities with short-to-medium term income features of fixed income securities.

Appropriate for: Investors looking for a higher rate of return, with a moderate level of risk.

### Risk Profile



### Investment Exposure



Chart is for illustrative purposes. Actual allocations can vary slightly. Please confirm with your RF representative for current allocations.

### Key Fund Details

**Investment Manager:** RF Bank & Trust

**Inception:** Aug 1986

**Fund Type:** Balanced

**Min Investment:** \$1,000; Min additional: \$250

**Management Fee:** 2.00%

**Dealing Frequency:** Monthly

**Redemption Notice:** By the 15th of each month

**Redemption Fee:** Declining Surrender Charge (DSC)

0-24 months - 2%	25-36 months - 1.5%
37-48 months - 1.0%	49-60 months - 0.5%
Thereafter - \$50 processing fee	

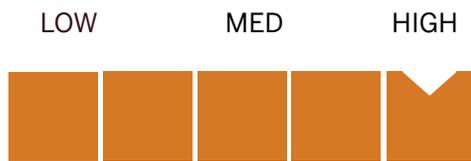
# Our suite of Barbadian Dollar mutual funds

## Strategic Growth Fund

This fund seeks to provide long-term capital appreciation by investing in equities across all sectors both locally and internationally.

Appropriate for: Investors who are willing to assume a higher level of risk and volatility in exchange for the potential to earn better returns.

### Risk Profile



Long Term Return Target: 6%-7%

### Investment Exposure

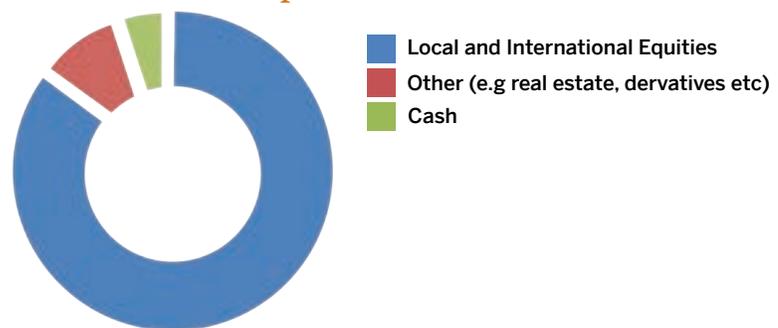


Chart is for illustrative purposes. Actual allocations can vary slightly. Please confirm with your RF representative for current allocations.

### Key Fund Details

<b>Investment Manager:</b>	RF Bank & Trust
<b>Inception:</b>	Dec 2008
<b>Fund Type:</b>	Equity
<b>Min Investment:</b>	\$1,000; Min. Additional: \$250
<b>Management Fee:</b>	1.5%
<b>Dealing Frequency:</b>	Monthly
<b>Redemption Notice:</b>	By the 15th of each month
<b>Redemption Fee:</b>	Declining Surrender Charge (DSC) 0-24 months - 2%      25-36 months - 1.5% 37-48 months - 1.0%      49-60 months - 0.5% Thereafter - \$50 processing fee

## The next steps

Begin with setting up an appointment with an RF Investment specialist who can help you understand your risk tolerance and recommend the investment strategy right for you. The advisor will guide you in completing the relevant account opening forms where you will require the following documents:

- Two (2) valid forms of photo ID such as a Barbados ID card, current passport or Driver's License.
- One (1) proof of address such as a bank or credit union statement or utility bill (no older than 3 months).

Your RF Mutual Fund investments can be made in lump sums from time to time, or on a scheduled periodic basis and can be set up in any of the following ways:

- Deliver or mail your cheque to our office;
- Transfer funds via internet banking from any local bank;
- Arrange a standing order with your financial institution;
- Arrange a deduction from your salary.

When you are ready to get started, contact us at [invest@rfgroup.com](mailto:invest@rfgroup.com).





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